

United States Bankruptcy Court
Central District of California

In re:
Eric Steven Coker
Debtor

Case No. 25-13578-NB
Chapter 7

District/off: 0973-2
Date Rcvd: Aug 11, 2025

User: admin
Form ID: 318a

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2025:

| Recip ID | Recipient Name and Address |
|-----------------|---|
| db | Eric Steven Coker, 21698 Candela Dr, Santa Clarita, CA 91350-8537 |
| 42452136 | Enterprise Rent-A-Car, 2200 Rental Car Cntr Pkwy 2210, Atlanta, GA 30337 |
| 42452140 | + Nationwide Medical, 5230 Las Virgenes Road, Calabasas, CA 91302-3447 |
| 42452141 | Panola Endoscopy Center, 5403 Hillandale Park Ct, Ste A, Lithonia, GA 30058 |
| 42452142 | Resurgen Orthopedics, PO Box 33000, Belfast, ME 04915-2062 |
| 42452147 | United Digestive, PO Box 24893, New York, NY 10087-4893 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|---|----------------------|---|
| tr | + EDI: QRGONZALEZ.COM | Aug 12 2025 04:43:00 | Rosendo Gonzalez (TR), Gonzalez & Gonzalez Law, P.C., 530 S. Hewitt Street, Suite 148, Los Angeles, CA 90013-1906 |
| smg | EDI: EDD.COM | Aug 12 2025 04:43:00 | Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001 |
| smg | EDI: CALTAX.COM | Aug 12 2025 04:43:00 | Franchise Tax Board, Bankruptcy Section MS: A-340, P.O. Box 2952, Sacramento, CA 95812-2952 |
| smg | Email/Text: finance.bankruptcy@lacity.org | Aug 12 2025 01:08:00 | Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200 |
| cr | + EDI: AISACG.COM | Aug 12 2025 04:43:00 | BMW Financial Services NA, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 42452128 | Email/PDF: bncnotices@becket-lee.com | Aug 12 2025 01:20:22 | American Express, PO Box 981535, El Paso, TX 79998-1535 |
| 42452129 | Email/Text: bk@avant.com | Aug 12 2025 01:12:00 | Avant / WebBank, 222 N La Salle St Ste 1700, Chicago, IL 60601-1101 |
| 42452130 | EDI: BMW.COM | Aug 12 2025 04:43:00 | BMW Financial Services, PO Box 3608, Dublin, OH 43016-0306 |
| 42452131 | Email/Text: bankruptcy@cavps.com | Aug 12 2025 01:12:00 | Cavalry Portfolio Services, 500 Summit Lake Dr Ste 400, Valhalla, NY 10595-2321 |
| 42452132 | EDI: CITICORP | Aug 12 2025 04:43:00 | Citibank / Best Buy, PO Box 790441, Saint Louis, MO 63179-0441 |
| 42452133 | Email/Text: cplbilling@sonichealthcareusa.com | Aug 12 2025 01:12:00 | Clinical Pathology Laboratories, PO Box 141669, Austin, TX 78714-1669 |
| 42452134 | EDI: DISCOVER | Aug 12 2025 04:43:00 | Discover Bank, PO Box 30943, Salt Lake Cty, UT 84130-0943 |
| 42452135 | ^ MEBN | | |

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|----------|---|----------------------|--|
| | | Aug 12 2025 01:01:17 | Emory Healthcare, Po Box 746699, Atlanta, GA 30374-6699 |
| 42452137 | Email/Text: Bankruptcy@Freedommortgage.com | Aug 12 2025 01:10:00 | Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063 |
| 42452138 | Email/Text: G2GPCCU@southernco.com | Aug 12 2025 01:13:00 | Georgia Power, 96 Annex, Atlanta, GA 30396-0001 |
| 42452139 | Email/Text: GSBankElectronicBankruptcyNotice@google.com | Aug 12 2025 01:10:00 | Goldman Sachs / Apple Card, Lockbox 6112, PO Box 7247, Philadelphia, PA 19170-0001 |
| 42452148 | Email/PDF: OGCRegionIXBankruptcy@hud.gov | Aug 12 2025 01:20:06 | US Department of HUD, 1 Sansome St Fl 12, San Francisco, CA 94104-4430 |
| 42452143 | Email/Text: BANKRUPTCY@SCHOOLSFIRSTFCU.ORG | Aug 12 2025 01:12:00 | SchoolsFirst Federal Credit Union, PO Box 11547, Santa Ana, CA 92711-1547 |
| 42452144 | EDI: SYNC | Aug 12 2025 04:43:00 | Synchrony / Sams Club, PO Box 71727, Philadelphia, PA 19176-1727 |
| 42452145 | EDI: SYNC | Aug 12 2025 04:43:00 | Synchrony / Venmo, PO Box 71737, Philadelphia, PA 19176-1737 |
| 42452146 | EDI: AISTMBL.COM | Aug 12 2025 04:43:00 | T-Mobile, P0 Box 53410, Bellevue, WA 98015-3410 |
| 42452149 | + Email/Text: bankruptcynotices@sba.gov | Aug 12 2025 01:11:00 | US Small Business Administration, 312 N Spring St Fl 5, Los Angeles, CA 90012-4701 |
| 42452150 | Email/Text: patientsupport@zynex.com | Aug 12 2025 01:12:00 | Zynex Medical, 9655 Maroon Cir, Englewood, CO 80112-5914 |

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2025 at the address(es) listed below:

| Name | Email Address |
|-----------------------|---|
| Amitkumar Sharma | on behalf of Creditor BMW Financial Services NA LLC, c/o AIS Portfolio Services, LLC amit.sharma@aisinfo.com |
| Benjamin Heston | on behalf of Debtor Eric Steven Coker bhestonecf@gmail.com benheston@recap.email,NexusBankruptcy@jubileeblk.net |
| Rosendo Gonzalez (TR) | |

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rgonzalez@ecf.axosfs.com
rossgonzalez@gonzalezplc.com;jzavala@gonzalezplc.com;zig@gonzalezplc.com;gig@gonzalezplc.com

United States Trustee (LA)

ustpregion16.la.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

| | | |
|---|----------------------------------|---|
| Debtor 1 | Eric Steven Coker | Social Security number or ITIN xxx-xx-6198 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN ----- EIN ----- |
| United States Bankruptcy Court Central District of California | | |
| Case number: 2:25-bk-13578-NB | | |

Order of Discharge – Chapter 7

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eric Steven Coker

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 8/11/25

Dated: 8/11/25

By the court: Neil W. Bason
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

12/AUTU

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.